

MISSOURI'S GUIDE TO HOUSING ASSISTANCE PROGRAMS



Missouri's Guide to Housing Assistance Programs

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INTRODUCTION

Many people with disabilities and the elderly live and wish to continue living independently in their homes and communities. Others are living in institutions but would like to return to the community. Historically, locating appropriate and affordable housing is often a major barrier for persons who want to continue living in the community and those who want to transition from an institution to the community. Today you have more options for remaining in the community and alternatives to placement in a nursing home or other institutional care setting. If you would like to stay in your home or in the community and you meet other requirements, you may be eligible for housing assistance through state, local, and federal funding resources. For those who need supportive service to stay in the community please refer to the *Home and Community Based Services* booklet.

This booklet explains housing resources that exist in Missouri. The resources may be funded through state or federal revenues and private pay. Although many people with disabilities and the elderly may qualify for **Medicaid***, funds through **Medicaid*** cannot be used to pay for housing, other than in institutions. This booklet is designed to assist you as you seek a place to live. Some of the topics covered in this booklet include: available programs and requirements, application process, contacts and resources and terms.

However, in your area there may be additional programs available. Check with the local Independent Living Center or other disability advocacy organizations.

* Please see the glossary at the back of the book for a more complete definition.

WHAT ARE MY OPTIONS?

What types of programs are available?

The housing assistance you qualify for and choose will depend upon your needs and resources. Many programs are available statewide. Others are not.

Housing assistance typically falls under the following categories:

- Rental Assistance
- Home Purchasing Program
- Home Repair/Weatherization Assistance
- Home Access Modifications

HOW DO I QUALIFY?

How you qualify for housing assistance differs from program to program. Generally speaking, when you apply you will probably be asked for the following documentation:

- Proof of household **income*** from the previous twelve (12) months
- Social security documentation for all household members over one year of age
- Photo identification for the head of the household
- Proof of residency (could be a utility bill or voter registration)
- Proof of disability, if applicable

You may contact any of the housing assistance agencies listed in the back of this manual to apply for local housing programs. If you are unsure about what housing assistance programs are available in your area, or what your needs are, you may contact your case manager, service coordinator/worker, social worker, or your local housing assistance provider.

FINANCIAL ELIGIBILITY

Some housing assistance programs have a financial requirement or may charge a co-payment to receive assistance. These options may be discussed with your case manager/worker, service coordinator, social worker or housing assistance provider to see what programs for which you might be eligible.

WHO CAN HELP ME APPLY?

Many community organizations or state agencies providing case management services can help you apply for housing assistance. They also can help you decide which programs and locations are right for you. Some of these organizations include the **Area Agencies on Aging***, **Centers for Independent Living***, Department of Mental Health Regional Centers, Community Mental Health Centers, Bureau of Special Health Care Needs and the local Division of Senior Services and Regulation offices (see list in back of this booklet.) You can also have family members or friends help you complete the application.

WHEN CAN I ACCESS HOUSING?

If you meet all eligibility guidelines required for the program you applied for assistance under, be sure to ask the agency representative when you can access housing.

Once it is determined you qualify for housing assistance, your name may be placed on a wait list with other individuals who are qualified but are waiting for a housing opening. Length of time on a wait list will vary geographically around the state.

WHAT DO I HAVE TO PAY?

Based on the program you may be required to pay a portion of the cost of your housing.

WHAT IF I CURRENTLY RESIDE IN A NURSING HOME, RESIDENTIAL CARE FACILITY OR ICF/MR*?

Some people who are capable and interested in living in the community are currently residing in a nursing home or an **ICF/MR***, such as a habilitation center. The United States Supreme Court ruled that people with disabilities and seniors have a right to receive services in the most integrated setting and move out of institutions and into the appropriate community setting chosen by the person. If you are in a nursing home or **ICF/MR*** and you are interested in receiving housing assistance and **home and community-based services***, help is available. You can call the nursing home ombudsman, your local **Center for Independent Living***, (listed in the back of this booklet) the DHSS Hotline at 800/235-5503, or DMH at 800/364-9687.

HOW CAN PERSONS WITH DISABILITIES AND THE ELDERLY AFFECT THE NUMBER OF HOUSING UNITS CONSTRUCTED FOR PERSONS WITH LOW INCOMES?

The state of Missouri and each entitlement city or county (St. Joseph, Kansas City, Joplin, Springfield, Jefferson City, Columbia, St. Charles, St. Louis County and St. Louis City) is required to have a 5-year **Consolidated Plan*** that it updates each year. The use of federal housing funds that are administered by these areas must be outlined in detail in this plan. A public hearing is required annually. It is important that people appear at these hearings and speak out for the type of housing that they want and need in their community. This advocacy may take more than one year to see results, but it can be effective in the long run.

There is almost always legislation or budgetary action at the state and federal levels that will have a positive or negative impact on availability of affordable, accessible housing. Contact the Governor's Council on Disability, Statewide Independent Living Council to get involved or to locate another advocacy agency in your area.

RENTAL ASSISTANCE

SECTION 202: SUPPORTIVE HOUSING FOR THE ELDERLY

ELIGIBILITY:

- 62 years of age or older
- **Low-income*** elderly

SERVICES:

- **Rent subsidy***

The Section 202 Supportive Housing for the Elderly program provides **low-income*** elderly within 80% of median income with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, or transportation. The program may benefit any low-income resident age 62 years or older.

SECTION 811: SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

ELIGIBILITY:

- 18 yrs. of age or older
- **Very low-income***
- Has a disability per Social Security definition

SERVICES:

- **Rent subsidy***

The Section 811 Housing for Persons with Disabilities program provides **low-income*** disabled persons with options that allow them to live independently but in an environment that may provide a range of support services. These supports may consist of coordination of services, staffing and training in independent living.

In addition, Section 811 provides capital advances to not-for-profit entities to build and/or rehabilitate community housing for persons with disabilities. This includes financing property acquisition, site improvement, conversion, demolition, relocation, and other expenses associated with supportive housing for persons with disabilities.

To be eligible for funding under Section 811, the applicant must be a private, non-profit organization with prior experience in housing or related social service activities. Government entities are not eligible for funding under this program.

MAINSTREAM HOUSING

ELIGIBILITY:

- 18 years of age or older
- **Low-income***
- Has a disability per Social Security definition

SERVICES:

- Scattered site **rent subsidy***

This program is operated similar to the Housing Choice Voucher Program with the following exceptions:

- Must have a disability per Social Security definition
- May pay no more than 30% of gross income
- Is not statewide

Currently, only the following Public Housing Authorities have Mainstream Vouchers:

Lincoln County, Ripley County, Franklin County, St. Louis County or Liberty Housing Authority (serves Kansas City Metro area.)

HOUSING CHOICE VOUCHER (SECTION 8)

ELIGIBILITY:

- 18 years of age or older
- **Low-income***

SERVICES:

Scattered site **rent subsidy**

The Public Housing Authority pays a portion of the consumer's rent through **vouchers*** and **certificates***. The consumer may pay from \$25.00 to 40% of their adjusted gross income, based on the local **Fair Market Rent (FMR)***.

SHELTER PLUS CARE

ELIGIBILITY:

- 18 years of age or older
- Have a disability
- Meet **HUD*** definition of homeless
- **Very low income***
- Receiving or seeking services

SERVICES:

- Scattered site or project rental assistance
- Assistance with seeking appropriate support services

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This program offers rental assistance to individuals and families receiving supportive services. The definition of a disability for this program is broader than the one used by Social Security Administration in determining eligibility i.e. includes alcohol and drug addiction.

In order to meet the HUD definition of homeless an individual or family must be:

- In a shelter
- In a transition facility
- In an institution less than 30 days
- In a place not designed for habitation; or
- Have an **eviction*** notice

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS*

ELIGIBILITY:

- HIV positive
- Enrolled in HIV case management
- 100% of federal poverty or below
- Be assessed for need by case manager

SERVICES:

- **Rent subsidy***
- Short term rent, mortgage and utility assistance

Housing Opportunities for Persons with AIDS (HOPWA)* provides **low-income*** persons with HIV-positive diagnosis assistance in stabilizing their housing in order to avoid homelessness and increase access to essential health care and medications. Consumers must be enrolled in HIV case management and demonstrate that they are actively engaged in medical care.

Available services through **HOPWA*** in Missouri reflect regional needs and priorities and are coordinated with services provided by the **Ryan White*** CARE Act and other local, state, and federal programs for **low-income*** individuals and families.

LOW INCOME HOUSING TAX CREDIT (LIHTC)*

ELIGIBILITY:

- 18 years of age or older
- **Low-income***

Although this program is for encouraging developers to build affordable housing it has created over 37,000 units in Missouri for individuals that meet eligibility guidelines. For information on availability in your area contact Missouri Housing Development Commission (**MHDC***) at 816-759-6668.

HOME PROGRAM

ELIGIBILITY:

- 18 years of age or older
- **Low-income*** or **very low income***

Similar to **Low Income Housing Tax Credit*** in that it is for encouraging developers to build affordable housing. This program provides additional units for **very low*** and **low-income*** persons and families. For further information on what is available in your area contact **MHDC*** at 816-759-6668.

HOME PURCHASING

FIRST PLACE LOANS

ELIGIBILITY:

- First time homeowner (in other words you can't have owned a home in the last three years)
- Household income less than \$61,100 (one to two persons) \$64,415 (three or more people)

SERVICES:

Below market interest rates and cash assistance for down payment and closing costs

First Place Loan program is a homebuyer program that provides a pool of money at below-market interest rates that lenders can access to provide loans to first-time homebuyers in the state of Missouri. One part of the program also provides down payment and closing cost assistance. These loans are 30-year, fixed-rate, first mortgages. **MHDC*** releases funds periodically throughout the year.

Two types of funds are available, depending on the borrower's needs.

Cash Assistance Payment (CAP) loans provide the homebuyer with a grant equal to 3% of their loan amount, and a below-market interest rate mortgage. This type of loan is best for those buyers that need assistance paying the down payment and closing costs. CAP loans can be used for both existing and new homes.

Non-Cash Assistance Payment loans (Non-CAP) are offered at a somewhat lower interest rate, usually .75% to 1% below the CAP rate. These loans are best for buyers that have adequate funds to pay their own down payment and closing costs. Non-CAP funds are available for existing and new homes.

Additional information can be found at: www.mhdc.com/homes/firstplaceloans/

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HOME

Down Payment Assistance

ELIGIBILITY:

- 18 years of age or older

SERVICES:

- Cash grants for down payment or closing costs

MHDC* is the most appropriate agency to contact regarding any down payment assistance that may be available. Every year there is usually some type of program created using Federal monies to assist first time homebuyers.

Additional information can be found at: www.mhdc.com

HABITAT FOR HUMANITY

ELIGIBILITY:

- 18 years of age or older
- **Very low *to low-income** *(30 – 50% median income)

SERVICES:

Self Help Program

Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry. Habitat for Humanity International's headquarters, located in Americus, Ga., USA, provides information, training and a variety of other support services to Habitat affiliates worldwide.

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor -- sweat equity -- into building their Habitat house and the houses of others.

Habitat houses are affordable for **low-income*** families because there is no profit included in the sale price and no interest charged on the mortgage. Mortgage length varies from seven to 30 years.

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Forty-seven affiliates are listed for Missouri at <http://www.habitat.org/local/> or check your local telephone book.

VETERANS **AFFAIRS**

ELIGIBILITY:

- Veterans who served on active duty and were discharged under conditions other than dishonorable
- Reservists and National Guard may qualify under certain conditions. (For more information contact VA.)

VA guaranteed loans are made by private lenders, such as banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home, which **must be for their own personal occupancy**. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms. There is no maximum VA loan but lenders will generally limit VA loans to \$240,000.

VA LOANS OFFER THE FOLLOWING IMPORTANT FEATURES:

- Equal opportunity for all qualified veterans to obtain a VA loan.
- Down payment not always required.
- VA assistance to veteran borrowers in default due to temporary financial difficulty.

VA ALSO OFFERS LOANS FOR OTHER TYPES OF HOMES:

- Manufactured
- Mobile
- Modular

HOW CAN I OBTAIN MORE INFORMATION ABOUT VA HOME LOANS?

Call VA at 1-800-827-1000 or contact a local lender or real estate professional.

FANNIE MAE HOME-CHOICE LOANS

ELIGIBILITY:

- 18 years of age or older
- **Low-income*** and have a disability

SERVICES:

- Low interest homeownership loans through local lender institutions

Fannie Mae provides financial products and services that make it possible for low, moderate and middle-income families to buy homes of their own. Fannie Mae began in 1969.

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Money is not lent directly to homebuyers. Instead the program works with lenders to make sure they do not run out of mortgage funds, thus making it possible for people to achieve their goal of owning their own home.

When you go to a lender to qualify for a home loan Fannie Mae will be in the best position, along with your realtor, to assist you in determining if Fannie Mae funding can help with purchasing a home.

HOME REPAIR / WEATHERIZATION ASSISTANCE

USDA 504 HOME REPAIR LOANS AND GRANTS

ELIGIBILITY FOR GRANT:

- 62 years of age or older
- Unable to pay back loan

ELIGIBILITY FOR LOAN:

- 18 years of age and older
- Acceptable credit history
- **Very low income***

SERVICES:

Loan and/or grant to repair or improve owned home in rural areas.

To provide loan and grant funds to be used to pay for needed repairs and improvements to dwellings of eligible **very low income*** families. Grants must be used to remove health and safety hazards.

HRO (HOME REPAIR OPPORTUNITY)

(Administered by Community Action Agencies)

ELIGIBILITY:

- Homeowner
- Low to moderate income
- Maintained for three years or pay back

SERVICES:

- Rehab, weatherize, lead abatement, access modifications

Grants are up to \$20,000

MHDC* provides Federal Home Funds to selected Community Action Agencies as part of the HRO Program to meet the growing need for home repairs for low and moderate-income homeowners. Community Action Agencies* are listed in the back of this booklet.

**LOW-INCOME* WEATHERIZATION
ASSISTANCE PROGRAM**

(Administered primarily by **Community Action Agencies***)

ELIGIBILITY:

- Homeowner
- **Low income***

SERVICES:

- Minor rehab and repairs to make home more livable and energy efficient

Many **low-income*** people live in older homes that may not have insulation or efficient heating systems. Weatherization is a program whereby energy-efficient improvements are installed in the home, resulting in lower utility bills year after year. This reduces the amount of assistance needed to pay higher utility bills in **low-income*** households.

The program aims to lower utility bills and improve comfort while ensuring health and safety. Possible solutions may be installation of storm windows, insulation, sealing of ductwork and floor repairs. Smoke and carbon monoxide detectors may also be installed.

In addition to the sixteen (16) regional **Community Action Agencies*** the Kansas City Department of Housing and Community Development (816) 513-3000 and the Urban League of Metro St. Louis (314) 615-3611 also administer this program. **Community Action Agencies*** are located in the back of this booklet.

HOME ACCESS MODIFICATIONS

SHOW ME LOANS

ELIGIBILITY:

- Persons with disabilities
- Homeownership

SERVICES:

- Low interest (2 – 4%) loans
- Home access modifications

Loans may be obtained for home access modifications such as: wheelchair ramps, stairway lifts, widening doorways, bathroom modifications and other access improvements. Loans toward the purchase of homes are not available. The program is administered by Missouri Assistive Technology (MoAT). Interested persons may get more information or a loan application by calling MoAT at 800-647-8557, or they may send an email to matpmo@swbell.net.

MEDICAID* WAIVERS

ELIGIBILITY:

- Eligible for **Medicaid***

SERVICES:

Depending on waiver and other funding, modification monies may be available.

Some modification funding may be available for Medicaid* eligible individuals through Medicaid* waivers such as:

- **Sarah Jean Lopez Waiver**
- **Independent Living Waiver**
- **MR/DD Waiver**

Please check with your case manager for details. You may also check with your local Center for Independent Living* or Area Agency on Aging* as they may have or know of resources available for home modifications.

OTHER

MISSOURI PROPERTY TAX CREDIT

You MIGHT qualify for a rebate of from \$1 to \$750 of your real estate taxes or rent if:

- you or your spouse are 65 or older on the last day of the year
OR 100 percent disabled, age 18-64
OR a widowed person between 60 and 64 receiving Social Security surviving spouse benefits
- Your TOTAL household income -- including Social Security and other non-taxable income -- less than \$25,000 (\$27,000 if you are a married couple)
- You live in Missouri for the entire calendar year
- You pay real estate taxes or rent on your main homestead

The actual amount of your credit will be based on your income and your real estate taxes or rent and can range from \$0 to \$750.

Not everyone who meets the eligibility requirements will get a credit. If your income is near the eligibility limit and your taxes are low, you may not be entitled to a credit.

You may get a copy of the MO-PTC (Missouri Property Tax Credit) or MO-PTS form by calling **1 (800) 877-6881**. Many local library branches also have these forms available.

The web site for this program is: www.mid-eastaaa.org/ptc.html

OTHER AGENCIES TO CONTACT:

GOVERNOR'S COUNCIL ON DISABILITY

P. O. Box 1668
Truman Building, Room 250A
Jefferson City, MO 65102-1668
573-751-2600 or toll-free 1-800-877-8249

Provides leadership and support so that all Missourians with disabilities achieve equal opportunities and independence. In carrying out this mission, the Governor's Council on Disability:

1. Provides educational programs on disability rights & awareness, including housing issues and universal design
2. Provides technical assistance to Missourians interested in learning more about the legal universe of disability rights and housing

MISSOURI ASSISTIVE TECHNOLOGY (MoAT)

4731 South Cochise, Suite 114
Independence, MO 64055-6975
816-373-5193 or 1-800-647-8557

Administers the Show-Me Loans Program for home access modifications.

MISSOURI COMMISSION ON HUMAN RIGHTS

P. O. Box 1129
3315 West Truman Boulevard, Suite 212
Jefferson City, MO 65102-1129
573-751-3325 or 1-877-781-4236

The basic powers and duties of the MCHR are to prevent (through education and outreach) and eliminate (through enforcement) discrimination including discrimination in housing. The MCHR investigates complaints of discrimination in housing based on a person's protected status of race, color, religion, national origin, ancestry, sex, disability and familial status. MCHR also provides presentations on housing discrimination.

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MISSOURI PLANNING COUNCIL FOR DEVELOPMENTAL DISABILITIES (MPC)

P. O. Box 687
1706 East Elm
Jefferson City, MO 65102-0687
573-751-8611

The Missouri Planning Council for Developmental Disabilities (MPC) is a 24 member, consumer-driven council appointed by the Governor. Funded through the Federal Developmental Disabilities Assistance and Bill of Rights Act, the MPC plans, advocates for, and gives advice concerning the development of programs, services, policies, and regulations for persons with developmental disabilities that will increase their opportunities for independence, productivity, and integration into communities.

Public Housing Authorities (PHA)

There are 130 Public Housing Authorities in Missouri. Rather than list all 130 in this booklet the web site to find these is:

www.hud.gov/pic/haprofiles

Non-Medicaid Information

For information on other non-Medicaid funded home and community based services, such as state plan or private pay services you can contact one of the following agencies:

Family Support Division (FSD)

Information Line 800/392-1261
www.dss.mo.gov/dfs
www.dss.mo.gov/dms

Division of Senior Services and Regulations (DSS)

Information Hotline 800/235-5503
Bureau of Special Health Care Needs-Hope Hotline 800/451-0669
www.dhss.mo.gov/
www.health.state.mo.us/SHCN

Department of Mental Health (DMH)

Client Rights 800/364-9687
www.dmh.mo.gov/

Division of Mental Retardation & Developmental Disabilities (MRDD)

800/207-9329
www.dmh.mo.gov/mrdd/

Missouri Division of Vocational Rehabilitation (MDVR)

877/222-8963
www.vr.dese.mo.gov/

INFORMATION TO KNOW: AGENCY LISTING

CENTERS FOR INDEPENDENT LIVING:

Access II Independent Living Center (Access II)

611 West Johnson

Gallatin, MO 64640

Telephone: (660) 663-2423

Counties served: *Caldwell, Carroll, Daviess, Grundy, Harrison, Livingston, Mercer, Ray*

Bootheel Area Independent Living Center (BAILS)

P. O. Box 326

Kennett, MO 63857

Telephone: (573) 888-0002

Toll-free: 1-888-449-0949

Counties served: *Dunklin, New Madrid, Pemiscot, Stoddard*

Delta Center for Independent Living (DCIL)

Weldon Springs Professional Building

5933 Highway 94 South, Suite 107

St. Charles, MO 63304

Telephone: (636) 926-8761

Counties served: *Lincoln, St. Charles, Warren*

Disabled Citizens Alliance for Independence (DCAI)

P. O. Box 675

Viburnum, MO 65566

Telephone: (573) 244-5402

Counties served: *Iron, Crawford, Dent, Reynolds, Washington*

Disability Resource Association (DRA)

420-B South Truman Boulevard

Crystal City, MO 63019

Telephone: (636) 931-7696

Counties served: *Jefferson*

Independent Living Center of Southeast MO (ILCSEMO)

809 West Pine

Poplar Bluff, MO 63901

Telephone: (573) 686-2333

Counties served: *Butler, Carter, Ripley, Wayne*

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Independent Living Resource Center (ILRC)

3620 West Truman Boulevard

Jefferson City, MO 65109

Telephone: (573) 556-0400

Toll-free: 877-627-0400

Counties served: *Camden, Cole, Miller, Moniteau, Morgan, Osage*

Living Independently for Everyone (LIFE)

1109 Ste. Genevieve

Farmington, MO 63640

Telephone: (573) 756-4314

Counties served: *Madison, St. Francois, Ste, Genevieve*

Midland Empire Resources for Independent Living (MERIL)

3715 Beck Road, Building D, Suite 403

St. Joseph, MO 64506

Telephone: (816) 279-8558

Toll-free: 1-800-242-9326

Counties served: *Andrew, Atchison, Buchanan, Clinton, DeKalb, Gentry, Holt, Nodaway, Worth*

North East Independent Living Services (NEILS)

109 Virginia, Suite 560

Hannibal, MO 63401

Telephone: (573) 221-8282

Counties served: *Clark, Lewis, Marion, Monroe, Pike, Ralls*

On My Own, Inc. (OMO)

111 North Elm

Nevada, MO 64772

Telephone: (417) 667-7007

Counties served: *Bates, Cedar, Hickory, St. Clair, Vernon*

Ozark Independent Living (OIL)

109 Aid Avenue

West Plains, MO 65775

Telephone: (417) 257-0036

Toll-free: 1-888-440-7500

Counties served: *Douglas, Howell, Oregon, Ozark, Shannon, Texas, Wright*

Paraquad, Inc.

311 North Lindbergh Boulevard

St. Louis, MO 63141

Telephone: (314) 567-1558

Counties served: *St. Louis City, St. Louis County*

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Rural Advocates for Independent Living (RAIL)

1100 South Jamison

Kirksville, MO 63501

Telephone: (660) 627-7245

Toll-free: 1-888-295-6461

Counties served: *Adair, Chariton, Knox, Linn, Macon, Putnam, Schuyler, Scotland, Shelby, Sullivan*

SEMO Alliance for Disability Independence (SADI)

121 South Broadview Plaza, Suite 12

Cape Girardeau, MO 63703

Telephone: (573) 651-6464

Toll-free: 1-800-898-7234

Counties served: *Bollinger, Cape Girardeau, Mississippi, Perry, Scott*

Services for Independent Living (SIL)

1401 Hathman Place

Columbia, MO 65201

Telephone: (573) 874-1646

Counties served: *Audrain, Boone, Callaway, Cooper, Howard, Montgomery, Randolph*

SW Center for Independent Living (SCIL)

2864 Nettleton Avenue

Springfield, MO 65807

Telephone: (417) 886-1188

Toll-free: 1-800-676-7245

Counties served: *Christian, Dallas, Green, Lawrence, Polk, Stone, Taney, Webster*

Tri-County Center for Independent Living (TCIL)

1420 Highway 72 East

Rolla, MO 65401

Telephone: (573) 368-5933

Counties served: *Laclede, Phelps, Pulaski*

The Independent Living Center, Inc. (TILC)

1001 East 32nd Street

Joplin, MO 64804

Telephone: (417) 659-8086

Toll-free: 1-877-307-8702

Counties served: *Barry, Barton, Dade, Jasper, McDonald, Newton*

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The Whole Person, Inc. (TWP)

301 East Armour Boulevard, Suite 430

Kansas City, MO 64111

Telephone: (816) 561-0304

Toll-free: 1-800-878-3037

Counties served: *Cass, Clay, Jackson, Platte*

West Central Independent Living Solutions (WILS)

123 East Gay, Suite A-1

Warrensburg, MO 64093

Telephone: (660) 422-7883

Toll-free: 1-800-236-5175

Counties served: *Benton, Henry, Johnson, Lafayette, Pettis, Saline*

Heartland, Inc., Branch of DCAI (HILC)

P. O. Box 578, 1010 Highway 28 West

Owensville, MO 65066

Telephone: (573) 437-5100

Counties served: *Franklin, Gasconade, Maries*

MISSOURI AREA AGENCIES ON AGING

Southwest Office on Aging

1735 South Fort

Springfield, MO 65807

Telephone: (417) 862-0762

Toll-free: 1-800-497-0822

Counties served: *Barry, Christian, Dade, Dallas, Douglas, Howell, Green, Lawrence, Ozark, Oregon, Polk, Shannon, Stone, Taney, Texas, Webster, Wright*

Southeast MO AAA

1219 North Kingshighway, Suite 100

Cape Girardeau, MO 63701

Telephone: (573) 335-3331

Toll-free: 1-800-392-8771

Counties served: *Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Reynolds, Ripley, Scott, St. Francois, Ste. Genevieve, Stoddard, Wayne*

District III AAA

106 West Young Street, P. O. Box 1078

Warrensburg, MO 64093

Telephone: (660) 747-3107

Toll-free: 1-800-886-4699

Counties served: *Bates, Benton, Carroll, Cedar, Chariton, Henry, Hickory, Johnson, Lafayette, Pettis, Saline, St. Clair, Vernon*

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Northwest MO AAA

P. O. Box 2765

Albany, MO 64402

Telephone: (660) 726-3800

Toll-free: 1-888-844-5626

Counties served: *Atchison, Buchanan, Caldwell, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan, Worth*

Northeast MO AAA

815 North Osteopathy

Kirksville, MO 63501

Telephone: (660) 665-4682

Toll-free: 1-800-664-6338

Counties served: *Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby, Warren*

Central MO AAA

1121 Business Loop 70 East, Suite 2A

Columbia, MO 65201

Telephone: (573) 443-5823

Counties served: *Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Moniteau, Morgan, Osage, Phelps, Pulaski, Washington*

Mid-America Regional Council

300 Rivergate Center, 600 Broadway

Kansas City, MO 64105

Telephone: (816) 474-4240

Toll-free: 1-800-593-7948

Counties served: *Cass, Clay, Jackson, Platte, Ray*

Mid-East MO AAA

14535 Manchester

Manchester, MO 63011

Telephone: (636) 207-0847 or 207-1323

Toll-free: 1-800-243-6060

Counties served: *Franklin, Jefferson, St. Charles, St. Louis*

St. Louis AAA

634 North Grant

St. Louis, MO 63103

Telephone: (314) 612-5918

Area served: *St. Louis City*

Region X AAA

1710 East 32nd, P. O. Box 3990

Joplin, MO 64803

Telephone: (417) 781-7562 or 627-0600

Counties served: *Bates, Jasper, McDonald, Newton*

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COMMUNITY ACTION AGENCIES

Central Missouri Counties Human Development Corporation

807B North Providence Road

Columbia, MO 65203

Telephone: (573) 443-8706

Counties served: *Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage*

Community Services Inc. of Northwest Missouri

P. O. Box 328

1212B South Main

Maryville, MO 64468

Telephone: (660)- 582-2965

Counties served: *Atchison, Gentry, Holt, Nodaway, Worth*

Delta Area Economic Opportunity Corporation

99 Skyview Road

Portageville, MO 63873

Telephone: (573) 379-3851

Counties served: *Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard*

East Missouri Action Agency

107 Industrial Drive

Park Hills, MO 63601

Telephone: (573) 431-5191

Counties served: *Bollinger, Cape Girardeau, Iron, Madison, Perry, St. Francois, Ste. Genevieve, Washington*

Community Action Partnership of St. Joseph

P. O. Box 3068

817 Monteray Street

St. Joseph, MO 64503

Telephone: (816) 233-8281

Counties served: *Andrew, Buchanan, Clinton, DeKalb*

Economic Security Corporation of the Southwest Area

P.O. Box 207

302 South Joplin Street

Joplin, MO 64802

Telephone: (417) 781-0352

Counties served: *Barton, Jasper, McDonald, Newton*

Green Hills Community Action Agency

P.O. Box 278

1506 Oklahoma Avenue

Trenton, MO 64683

Telephone: (660) 359-3907

Toll-free: 1- 877-611-7600

Counties served: *Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Mercer, Putnam, Sullivan*

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Human Development Corporation of Metropolitan St. Louis

929 North Spring
St. Louis, MO 63108
Telephone: (314) 613-2200
Counties served: *City of St. Louis and Wellston*

Jefferson-Franklin Community Action Corporation

725 Maple, Suite 201
P.O. Box 920
Hillsboro, MO 63050
Telephone (636) 789-3563
Counties served: *Franklin, Jefferson*

Missouri Ozarks Community Action, Inc.

306 South Pine Street
P.O. Box 69
Richland, MO 65556
Telephone (573) 765-3263
Counties served: *Camden, Crawford, Gasconade, Laclede, Maries, Miller, Phelps, Pulaski*

Missouri Valley Community Action Agency

1415 South Odell
Marshall, MO 65340
Telephone: (660) 886-7476
Counties served: *Carroll, Chariton, Johnson, Lafayette, Pettis, Ray, Saline*

North East Community Action Corporation

P.O. Box 470
16 North Court Street
Bowling Green, MO 63334
Telephone: (573) 324-2231
Counties served: *Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, St. Charles, Warren*

Northeast Missouri Community Action Agency

P.O. Box 966
1011 S. Jamison
Kirksville, MO 63501
Telephone: (660) 665-9855
Counties served: *Adair, Clark, Knox, Scotland, Schuyler*

Ozark Action, Inc.

P.O. Box 588
710 East Main
West Plains, MO 65775
Telephone: (417) 256-6147
Counties served: *Douglas, Howell, Oregon, Ozark, Texas, Wright*

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Ozarks Area Community Action Corporation

215 South Barnes

Springfield, MO 65802

Telephone: (417) 862-4314

Counties served: *Barry, Christian, Dade, Dallas, Greene, Lawrence, Polk, Stone, Taney, Webster*

Community Action Agency of St. Louis County

2709 Woodson Road

St. Louis, MO 63114

Telephone (314) 863-0015

Counties served: *St. Louis County*

South Central Missouri Community Action Agency

P.O. Box 6, Old Alton Road

Winona, MO 65588

Telephone: (573) 325-4255

Counties served: *Butler, Carter, Dent, Reynolds, Ripley, Shannon, Wayne*

United Services Community Action Agency

6323 Manchester Avenue

Kansas City, MO 64133

Telephone (816) 358-6868

Counties served: *Clay, Jackson, Platte*

West Central Missouri Community Action Agency

P.O. Box 125

106 West 4th Street

Appleton City, MO 64724

Telephone: (660) 476-2185

Counties served: *Bates, Benton, Cass, Cedar, Henry, Hickory, Morgan, St. Clair, Vernon*

We hope this booklet is a useful resource for you. If you have any questions or feel that the information given needs updated please contact the PIC Commission through the

GOVERNOR'S COUNCIL ON DISABILITY

P. O. Box 1668

Truman Building, Room 250A

Jefferson City, MO 65102-1668

573-751-2600 or toll-free 1-800-877-8249

*Home is the heart of life...
Home is where we feel at ease, where we belong,
where we can create surroundings that reflect our tastes and pleasures...
Making a home is a form of creativity open to everyone.*

Terence Conran

Glossary of Housing and Other Terms

AAA - Area Agencies on Aging Provides services for individuals aged 60 and over such as Congregate and home delivered meals, transportation, legal support, information and referral, case management services and family caregiver services. Located in 10 regional offices covering every Missouri county and St. Louis City.

ADA – Alcohol and Drug Abuse **or** American with Disabilities Act

AMI – American Median Income

CAP or CAA – Community Action Agency – Nonprofit private and public organizations established under the Economic Opportunity Act of 1964 to fight America's War on Poverty and help people to help themselves in achieving self-sufficiency. There are 19 Community Action Agencies in Missouri.

CDC – Community Development Corporation – Not for profit organizations that encourage and promote the industrial, economic, entrepreneurial, commercial and civic development or redevelopment of a community or area, includes the provision of housing and community economic development projects that benefit low and moderate income individuals and communities.

CDBG (Community Development Block Grant Program) – Authorized by the Housing and Community Development Act of 1974 replacing several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Certificate – A term used to refer to a type of rental subsidy.

CHDO (Community and Housing Development Organization) – A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

CILs – (Centers for Independent Living)- Community-based non-profit consumer controlled organizations that are cross-disability and provide information and referral, independent living skills training, peer support, and individual and systems advocacy as their four core services. They also provide other services such as consumer-directed personal assistance services, and benefits counseling. For more information about CILs, or to find the center closest to you, call the Statewide Independent Living Council toll-free at (877) 222-8963.

Consolidated Plan – Developed by local and state governments with the input from citizens and community groups, the Consolidated Plan serves four functions: 1) it is a planning document for each state and community, built upon public participation and

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input; 2) it is the application for funds under HUD's formula grant programs (Community Development Block Grant, HOME, Emergency Shelter Grant, and Housing Opportunities for People With AIDS); 3) it lays out local priorities; and 4) it lays out a 3-5 year strategy the jurisdiction will follow in implementing HUD programs. The housing plan must also address the needs of people with disabilities.

Continuum of Care – A program to help more than 330,000 homeless Americans get housing, job training, child care, and other services. The Continuum of Care, which is the centerpiece of the federal policy on homelessness, stresses permanent solutions to homelessness through comprehensive and collaborative community planning. Includes funding for Supportive Housing (SHP), Shelter Plus Care (SHP) and Section 8 Moderate Rehabilitation for Single Room Occupancy (Mod Rehab SRO).

CPS – (Division of Comprehensive Psychiatric Services) – Housed within the Department of Mental Health.

CSA – Chronic Substance Abusers

DED – State Department of Economic Development

DSSR – (Division of Senior Services & Regulations) Part of the Department of Health and Senior Services (DHSS), DSS employs over 400 social workers covering every county in Missouri who provide case management and adult protective services to seniors and adults with disabilities.

DVR – (Division of Vocational Rehabilitation) Part of the Department of Elementary and Secondary Education (DESE), oversees administration of the Independent Living Waiver, 21 Centers for Independent Living for consumers with physical disabilities.

Empowerment Zones and Enterprise Communities (EZ/EC) – Designated low-income areas targeted to receive tax incentives, performance grants, and loans in order to create jobs, expand business opportunities, and support people looking for work. Initially authorized by Title XIII of the Omnibus Budget Reconciliation Act of 1993 (the Statute), additional EZ/ECs were authorized by the Taxpayer Relief Act of 1997.

Entitlement – An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e., population greater than 50,000) and larger urban counties (greater than 200,000).

ESG (Emergency Shelter Grant) – Awards grants for the rehabilitation or conversion of buildings into homeless shelters. Also provides funds for certain related social services, operating expenses, homeless prevention activities and administrative costs.

Eviction – Legal procedure to remove resident from unit.

Fair Housing Act – Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988, which provides the Secretary with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, disability, or familial status.

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Family Self-Sufficiency Program – The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for low-income families that have Section 8 vouchers or live in public housing.

FMR (Fair Market Rents) – Rent Schedules published in the Federal Register, which establish maximum eligible rent levels allowed under the Section 8 program by geographic area. Also used by other rent subsidy programs.

Federal National Mortgage Association (Fannie Mae) – A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

Federal Preferences – HUD designates certain groups of individuals as having priority status on housing waiting lists. For instance, individuals paying more than 50% of the income for housing would have a federal preference.

FEMA – Federal Emergency Management Agency a former independent agency that became part of the new Department of Homeland Security in March 2003 - is tasked with responding to, planning for, recovering from and militating against disasters.

FHLB – Federal Home Loan Bank – a source of funding for housing development – the one for Missouri is in Des Moines, Iowa

HAP (Housing Assistance Payment) – Agreement between landlord and program to pay difference between tenant's share of rent and current rent of unit including specified damage reimbursement.

HOME – Provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Home and Community Services- Services and supports provided in a home or community location to help persons live as independently as possible.

HOPE VI or the Urban Revitalization Program – Enables demolition of obsolete public housing, revitalization of public housing sites and distribution of supportive services to the public housing residents affected by these actions.

HOPWA – Housing Opportunities for Persons with AIDS – Also a funding program that may be used for housing for persons with HIV.

Housing Choice Voucher – In 1999, the Section 8 certificate and voucher programs were merged into the new Housing Choice Voucher Program (HCVP). The HCVP has also changed some of the rules, especially relative to the rents the household may pay. **HQS (Housing Quality Standards)** – This refers to the rules used when inspecting a rental unit to determine if the housing is safe, decent and sanitary.

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HTF (Housing Trust Fund) – The Missouri Housing Trust Fund was created by the State Legislature in 1994 to help meet the housing needs of very low-income families and individuals. It provides funding for a variety of eligible activities, including: rental housing production, housing and related services for the homeless, and rental subsidies, among other activities.

HUD (Housing and Urban Development) – The department of the federal government that dispenses and manages federal housing assistance.

HUD 202 – Provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly persons and provides rental subsidies for the projects to help make them affordable.

HUD 811 – Provides grants to nonprofit organizations to develop and construct or rehabilitate rental housing with supportive services for very low-income person with disabilities.

ICF/MR – (Intermediate Care Facility for Persons with Mental Retardation) A licensed facility that provides care designed to meet the needs of persons with mental retardation who require special health and rehabilitation services. Missouri's habilitation centers are ICF/MR facilities.

IGR (Independent Group Residence) – A type of rental subsidy funded by HUD that allows people with disabilities to live with one or more individuals and receive a rental subsidy.

Income - The gain that proceeds from property, labor, or business. For purposes of figuring rent in subsidy programs, income includes but is not limited to: annual gross income including welfare assistance; unemployment and disability compensation, interest, dividends, and child support payments.

Lender - The bank, credit union, saving and loan association, mortgage company or other financial institution that provides funds to a borrower

Low Income – Income that does not exceed 80 percent of area median income.

Low Income Housing Tax Credits (LIHTC) – A way of obtaining financing to develop low-income housing. Government programs provide dollar-for-dollar credit toward taxes owed by the housing owner. These tax credits can be sold, or used to back up bonds that are sold, to obtain financing to develop the housing.

MACA (Missouri Association for Community Action) – The statewide association for CAP agencies (see definition under CAP).

Mainstream Section 8 – aka Mainstream– Awards funding for Section 8 vouchers to very low-income families whose head, spouse, or sole member is a person with a disability.

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MASW (Missouri Association for Social Welfare) – Social Advocacy Organization that contracts with MHDC to conduct statewide homeless count every other year.

Median Income – The income level at which half of the population receive more income and half receive less. Each year HUD establishes the Median Income for states and metropolitan areas based on household size. HUD revised these figures periodically

Medicaid– State and federally funded health care for low income and needy populations.

Medicare- The national health insurance program for those age 65 and older and for some persons under age 65 with disabilities.

MHDC (Missouri Housing Development Commission) – Missouri's state housing finance agency established by the 75th General Assembly in 1969. MHDC functions as a bank, providing financing directly to borrowers or through a network of private lending institutions. Most of MHDC's programs operate as a public-private partnership.

MRDD - (Division of Mental Retardation and Developmental Disabilities) Housed within the Department of Mental Health, serves a population that has developmental disabilities such as mental retardation, cerebral palsy, head injuries, autism, epilepsy, and certain learning disabilities. Such conditions must have occurred before age 22, with the expectation that they will continue. To be eligible for services from the division, persons with these disabilities must be substantially limited in their ability to function independently.

PH – Permanent Housing for people with disabilities.

PHA – Public Housing Authority or Agency

PRA (Project Based Rental Assistance) – Rental subsidies that are based in one building or apartment project. The subsidy belongs to the unit and not the individual.

PWA – Persons with AIDS

PWOD – Persons with other disabilities

RCF – (Residential Care Facility) A licensed facility that provides meals, shelter and personal assistance or supervision for more than 24 consecutive hours for adults who do not require nursing home care. Residents must demonstrate ability to negotiate a path to safety in case of emergency.

Rent Subsidy – This refers to a cash payment to a landlord that assists very low-income individuals in paying for housing. Typically, the tenant pays 30% of their income for rent, and the rental subsidy pays the remaining amount.

Ryan White – Title I Federal grant monies used for services to persons with AIDS – In Missouri this funding comes through the Department of Health and Senior Services

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Scattered Site – The ability to use a housing subsidy to live in market rate units in a neighborhood of one's own choosing

Section 8 – This is a federal HUD program that provides funds for rent subsidies.

SHOP (Self-Help Homeownership Opportunity Program) – The Self-Help Homeownership Opportunity Program enables families to become homeowners with an investment of "sweat equity" – contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging \$10,000 to lower the price of each home. Families unable to afford a home and having incomes below 80 percent of the area median income are eligible to receive HUD assistance under SHOP.

SHP (Supportive Housing Program) – Provides grants to develop permanent and/or transitional supportive housing and services that will enable homeless people to live as independently as possible.

SMI – Serious Mental Illness.

SPC (Shelter Plus Care) – Provides rental assistance that when combined with social services, provides permanent supportive housing for homeless people with disabilities and their families.

SRA (Sponsor Based Rental Assistance) – An agreement between landlord and provider allowing for subletting the unit to program participants.

TRA (Tenant Based Rental Assistance) – This term refers to rental subsidies that are portable; in other words, the subsidy is held by the tenant and not the unit.

TTP (Total Tenant Payment) – The amount the participant pays for their portion of the rent.

Universal Design - The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

USDA-RD – United States Department of Agriculture – Rural Development (includes rural housing service)

Very Low Income – Income that does not exceed 50% percent of area median income.

Voucher – A term used to refer to a type of rental subsidy. Low-income families use vouchers to help pay for housing that they find in the private market.